

Information to identify the case:

Debtor 1	Felicita Reto	Social Security number or ITIN	xxx-xx-4526
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	17-33797-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Felicita Reto
aka Felicita Dioselina Reto Hernandez, aka
Felicita Reto

2/23/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Felicita Reto
 Debtor

Case No. 17-33797-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db	Felicita Reto, 316 Wagner Ave, Perth Amboy, NJ 08861-2023
aty	+Kenneth L. Gonzalez, P.O. Box 830, 133 New Brunswick Ave. Suite 203, Perth Amboy, NJ 08861-4172
cr	+Wells Fargo Bank, NA, MAC# D0203-023, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
517195306	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517195309	Pinnacle, PO Box 790408, Saint Louis, MO 63179-0408
517195310	SEARS CREDIT CARDS, PO Box 78051, Phoenix, AZ 85062-8051
517195316	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517195305	EDI: BANKAMER.COM Feb 23 2018 23:38:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
517195308	EDI: RMSC.COM Feb 23 2018 23:38:00 LOWE'S/SYNCHRONY BANK, PO Box 530914, Atlanta, GA 30353-0914
517195311	EDI: SEARS.COM Feb 23 2018 23:38:00 SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
517195313	EDI: RMSC.COM Feb 23 2018 23:38:00 SYNCHRONY BANK LOWES, PO Box 965005, Orlando, FL 32896-5005
517195314	EDI: RMSC.COM Feb 23 2018 23:38:00 SYNCHRONY BANK JCP, PO Box 960090, Orlando, FL 32896-0090
517195312	EDI: RMSC.COM Feb 23 2018 23:38:00 SYNCHRONY BANK JCPENNEY, PO Box 965007, Orlando, FL 32896-5007
517198764	+EDI: RMSC.COM Feb 23 2018 23:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517195315	EDI: CITICORP.COM Feb 23 2018 23:38:00 THD CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517195307	EDI: USBANKARS.COM Feb 23 2018 23:38:00 ELAN FINANCIAL SERVICES, PO Box 108, Saint Louis, MO 63166-0108
517195317	EDI: RMSC.COM Feb 23 2018 23:38:00 WALMART MASTERCARD SYNCB, PO Box 965024, Orlando, FL 32896-5024
517195318	EDI: WFFC.COM Feb 23 2018 23:38:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net	
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net	
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com	
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 4